

<i>SERFF Tracking Number:</i>	<i>UNAM-126139548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42290</i>
<i>Company Tracking Number:</i>	<i>PLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>PLIC MSRC 2008 AR/2008 MSRC</i>		

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UNAM-126139548 State: ArkansasLH
REFUND CALCULATIONS

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 42290

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: PLIC MSRC 2008 AR State Status: Filed-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 05/07/2009

Disposition Date: 05/13/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PLIC MSRC 2008 AR

Project Number: 2008 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/13/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/13/2009

Corresponding Filing Tracking Number: PLIC
MSRC 2008 AR

Deemer Date:

Filing Description:

INFORMATIONAL FILING

PENNSYLVANIA LIFE INSURANCE CO

NAIC # 67660

Medicare Supplement Refund Calculations - Filing for Calendar-Year 2008

<i>SERFF Tracking Number:</i>	<i>UNAM-126139548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42290</i>
<i>Company Tracking Number:</i>	<i>PLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>PLIC MSRC 2008 AR/2008 MSRC</i>		

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2008 for the following approved policy forms: PMSA-00, et al, & PMSA-S-00, et al.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Company and Contact

Filing Contact Information

Trudi Goldenberg,	tgoldenberg@uafc.com
P.O. Box 958465	(407) 628-1776 [Phone]
Lake Mary, FL 32795-8465	

Filing Company Information

Pennsylvania Life Insurance Company	CoCode: 67660	State of Domicile: Pennsylvania
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 23-1305366	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$0.00	05/07/2009	

SERFF Tracking Number:	UNAM-126139548	State:	Arkansas
Filing Company:	Pennsylvania Life Insurance Company	State Tracking Number:	42290
Company Tracking Number:	PLIC MSRC 2008 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Project Name/Number:	PLIC MSRC 2008 AR/2008 MSRC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/13/2009	05/13/2009

<i>SERFF Tracking Number:</i>	<i>UNAM-126139548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42290</i>
<i>Company Tracking Number:</i>	<i>PLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>PLIC MSRC 2008 AR/2008 MSRC</i>		

Disposition

Disposition Date: 05/13/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-126139548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42290</i>
<i>Company Tracking Number:</i>	<i>PLIC MSRC 2008 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>PLIC MSRC 2008 AR/2008 MSRC</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Reporting Forms	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>UNAM-126139548</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42290</i>
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<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>PLIC MSRC 2008 AR/2008 MSRC</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-126139548 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 42290
Company Tracking Number: PLIC MSRC 2008 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: PLIC MSRC 2008 AR/2008 MSRC

Supporting Document Schedules

Review Status:

Bypassed -Name: Health - Actuarial Justification 05/05/2009
Bypass Reason: N/A – INFORMATIONAL FILING - MEDICARE SUPPLEMENT REFUND CALCULATIONS

Comments:

Review Status:

Satisfied -Name: Reporting Forms Accepted for Informational Purposes 05/13/2009

Comments:

2008 MEDICARE SUPPLEMENT REFUND CALCULATIONS

Attachment:

PLIC AR RPT 2009.pdf

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type **Individual**

SMSBP

Standardized Plan C

For the State of

Arkansas

Company Name **Pennsylvania Life Insurance Company**NAIC Group Code **0953**NAIC Company Code **67660**Person Completing this Exhibit **Lisa M. Parker ASA, MAAA** Title **Consulting Actuary**Telephone **(407) 628-1776 x8438**

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$425	2.770	\$1,178	0.442	\$521	0.0000	\$0	0.000	\$0	0.40
2	\$1,978	4.175	\$8,260	0.493	\$4,072	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$9,437	(l):	\$4,593	(m):	\$0	(n):	\$0	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.487				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$1,764	\$862
b. current year's issues	\$0	\$0
c. Net	\$1,764	\$862
2. Past Years' Experience	\$4,045	\$4,143
3. Total Experience	\$5,809	\$5,005
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.487	
8. Experienced Ratio Since Inception	0.862	
9. Life Years Exposed Since Inception	4	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Lisa M. Parker

Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/27/2009

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2008

Type **Individual**

SMSBP

Standardized Plan F

For the State of

Arkansas

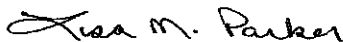
Company Name **Pennsylvania Life Insurance Company**NAIC Group Code **0953**NAIC Company Code **67660**Person Completing this Exhibit **Lisa M. Parker ASA, MAAA** Title **Consulting Actuary**Telephone **(407) 628-1776 x8438**

Year	Earned Premium	Factor	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$3,305	2.770	\$9,154	0.442	\$4,046	0.0000	\$0	0.000	\$0	0.40
2	\$23,261	4.175	\$97,117	0.493	\$47,879	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
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13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k):	\$106,271	(l):	\$51,925	(m):	\$0	(n):	\$0	
Benchmark Ratio Since Inception			(l+n)/(k+m):		0.489					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$28,216	\$12,352
b. current year's issues	\$0	\$0
c. Net	\$28,216	\$12,352
2. Past Years' Experience	\$52,624	\$45,533
3. Total Experience	\$80,839	\$57,885
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.489	
8. Experienced Ratio Since Inception	0.716	
9. Life Years Exposed Since Inception	51	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Consulting Actuary

Title

Lisa M. Parker ASA, MAAA

Name

4/27/2009

Date